

PRE-PAID HEALTH CARE SYSTEM
AND METHODS OF PROVIDING SAME

Field of the Invention

The present invention relates to the field of prepaid healthcare service systems and methods of providing the same. More particularly, the invention relates to the concept of pre-paying for a plurality of
5 healthcare visits with a board certified physician.

Background of the Invention

Traditionally, the cost of healthcare services have been provided through insurance companies. A patient in
10 need of healthcare services typically pays premiums to an insurance company that in turn provides patients with healthcare services from physicians when required. The premiums can vary depending on certain circumstances, e.g., the amount of a deductible or the type of insurance
15 required. Once health insurance is obtained the patient can then seek the healthcare services of physicians that practice in different fields of medicine, provided that the physicians are members in a network used by the particular insurance company. Typically, the insurance

company will pay the physician's fees, less the cost of a deductible or a co-payment. The insurance premiums combined with the insurance deductibles and co-payments can prove to be extremely costly.

5 It is also known in the art to provide a healthcare card to simplify payment clearing and accounting, as seen in Japanese Patent No. JP401031267A by Horibe titled "Medical Charge Payment System by Card." Horibe describes a charge card for healthcare services. The
10 card in Horibe is used to reduce the responsibilities of patients in the healthcare process, e.g., keeping appointments and remembering payment for the healthcare services provided by a physician. The card also provides the prepayment of a lump sum of funds for healthcare
15 services, e.g., a prepaid balance of funds, and an area on the card where the patient can record hospital information and appointment information. This system is very similar to traditional medical insurance because it requires patients to prepay a lump sum of funds for an
20 unknown amount of future healthcare service.

It is also known in the art for some internet based companies to provide individuals with possibilities of controlling their own healthcare services, instead of relying on employers to manage healthcare services for
25 them. Some of these programs are described as "supermarkets" of physicians where patients can customize their health plans according to their needs. Healthcare providers participating in these "supermarkets" set their monthly fees so that the patients are aware of the amount
30 they will pay for particular healthcare services on a monthly basis, depending on the services that the patient chooses. This arrangement is disadvantageous to those patients that only require basic healthcare services. The internet arrangements are complex approaches to
35 obtaining healthcare services having predetermined

pricing disclosed prior to attaining healthcare services that can vary depending on the healthcare provider. The inconsistency in pricing makes the process of obtaining healthcare services very time-consuming and complicated for patients of limited income. The arrangements found in Horibe and traditional medical insurance, as well as internet based services, are disadvantageous to persons of limited income because they can prove to be very costly, time-consuming, invasive, and complicated. Due to the high cost associated with traditional health insurance, basic healthcare services are sometimes eliminated for people that cannot afford premiums, deductibles and co-payments. The premiums, as well as other additional costs, e.g., deductibles and co-payments, put basic healthcare services for persons of limited income out of reach. With basic healthcare services out of reach for some people, simple illnesses and diseases that can be easily diagnosed and treated, usually go undetected.

These systems are also disadvantageous because patients are required to pay the insurance premiums regardless of whether or not the patients actually consult a physician or use the healthcare services associated with the insurance program. Some people that are in need of basic healthcare services, especially persons of limited income, sometimes find difficulty in paying the premiums, co-payments, and deductibles, required for traditional insurance, when there is no realized benefit for the money that is expended on the health insurance costs.

Other disadvantages associated with the above systems include the fact that they are lacking in simplicity. In order for a patient to obtain traditional insurance, the patient must normally complete a long and detailed application process and in some cases must also

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participate in a long interview process with an insurance sales associate involving personal matters. These interviews can prove to be very invasive of the patients' privacy. Further, patients wishing to update personal or
5 medical information must usually go through a series of persons to simply update this information, i.e., the patient must go through a physician and/or an insurance company in order to update simple information, such as an address.

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Summary of the Invention

With the foregoing in mind, the present invention advantageously includes a prepaid healthcare service system that provides a preselected number of healthcare
15 consultations between a plurality of physicians and a plurality of patients participating in the prepaid healthcare service system. The plurality of physicians are certified physicians and participate in a network of physicians.

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More particularly, the present invention advantageously provides a prepaid healthcare system patient identification card that includes a body formed of a flexible material. The patient identification card includes medical network indicia printed on a surface
25 portion of the body of the card. The patient identification card further includes patient identification means for identifying information associated with at least one of a plurality of patients and prepaid healthcare consultation monitoring means for
30 monitoring a predetermined number of prepaid healthcare consultations purchased by each of the plurality of patients, both positioned on the surface of the body of the card.

The present invention also advantageously provides
35 a prepaid healthcare service system having a plurality of

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prepaid healthcare patient identifiers, and a network of physicians. The plurality of prepaid healthcare patient identifiers are positioned to identify information associated with one of the plurality of patients. Each
5 one of the plurality of prepaid healthcare patient identifiers is associated with one patient and has a preselected number of prepaid healthcare consultations associated therewith. The network of physicians includes a plurality of physicians accepting the prepaid
10 healthcare patient identifiers as recognition that each of the prepaid healthcare patient identifiers includes a preselected number of prepaid healthcare consultations associated therewith. The prepaid healthcare consultations take place between one of the plurality of
15 patients and one of the plurality of physicians in the network of physicians.

This system advantageously allows the distribution of several prepaid healthcare patient identifiers to several patients. The system also advantageously allows
20 the patients participating in the prepaid healthcare service system to obtain prepaid healthcare consultations from any one of a plurality of physicians in the network of physicians. This system, unlike traditional insurance, is advantageous because the patients will only
25 pay for the number of healthcare consultations that are desired and used. The system does not require the patients to pay premiums for healthcare services that may or may not actually be used. The system also advantageously allows patients to take advantage of
30 healthcare services without the need to pay any additional costs, i.e., co-payments or deductibles.

The present invention further advantageously provides a prepaid healthcare system including a server having a database. The database includes data related to
35 a plurality of patients and a plurality of physicians in

a network of physicians. The prepaid healthcare system also includes a communications network positioned to be in communication with the server, and a plurality of computers, each having a user interface responsive to the user, positioned to be in communication with the communications network. The system further includes prepaid healthcare updating means positioned on the server for updating information regarding each of the plurality of patients. The prepaid healthcare system advantageously allows each of the plurality of patients the opportunity to purchase a plurality of prepaid healthcare consultations without the hassles associated with traditional insurance, i.e., the completion of lengthy applications. As computer access is becoming readily and freely available to all persons in such places as public libraries, the present invention is even more advantageous because it allows a patient to update personal or medical information through the use of a computer having a user interface.

The present invention further advantageously includes a method of providing a prepaid healthcare service program. The method includes the step of distributing a plurality of prepaid healthcare patient identifiers having a plurality of prepaid healthcare consultations associated therewith. The plurality of prepaid healthcare consultations advantageously take place between a plurality of patients and a plurality of physicians in a network of physicians. The method also includes the step of identifying at least one of the plurality of physicians in the network of physicians to provide at least one of the plurality of prepaid healthcare consultations to at least one of the plurality of patients.

The present invention still further advantageously provides a method of selling a plurality of prepaid

healthcare consultations. The method includes the step of distributing a first plurality of prepaid healthcare patient identifiers having a plurality of prepaid healthcare consultations associated therewith from a
5 first individual physician in a network of physicians to a first plurality of physicians in the network of physicians and to a first plurality of patients. The method also includes the step of distributing a second plurality of prepaid healthcare patient identifiers from
10 the first plurality of physicians in the network of physicians to a second plurality of physicians in the network of physicians and a second plurality of patients. The first and second plurality of patients define members in a prepaid healthcare service system.

15 This method is advantageous because it allows the plurality of patients participating in the prepaid healthcare service system the opportunity to purchase a plurality of prepaid healthcare consultations from several different sources, i.e., any one of a plurality
20 of physicians that has prepaid healthcare consultations available for sale. The method is also advantageous because it increases the number of the plurality of physicians in the network of physicians. A larger number of physicians provide a large pool of physicians that are
25 diverse in their abilities and qualifications to provide healthcare services to several patients. The increased number of physicians in the network of physicians also provides patients with several options as to where to obtain the prepaid healthcare consultations.

30 The present invention is advantageous to those persons who provide healthcare benefits, i.e., employers, to others. For example, employers can use the present invention to supplement catastrophic healthcare insurance, thereby providing a well rounded healthcare
35 package to each of their employees. The employees can

advantageously use the present invention for basic healthcare consultations and will still be covered by catastrophic healthcare insurance provided from their employer in the event that complex and expensive medical treatment be becomes necessary.

Brief Description of the Drawings

Some of the features, advantages, and benefits of the present invention having been stated, others will become apparent as the description proceeds when taken in conjunction with the accompanying drawings in which:

FIG. 1 is a schematic view of a prepaid healthcare system including a plurality of patient identifiers, a plurality of patients, and a network of physicians according to the present inventions;

FIG. 2 is a schematic view of a prepaid healthcare system including a plurality of patient identifiers distributed from physicians to patients, according to the present invention;

FIG. 3 is a perspective view of a patient identifier reader in communication with a communications network according to the present invention;

FIG. 4 is a schematic view of a prepaid healthcare system including a server, a communications network, and a plurality of computers according to the present invention;

FIG. 5 is a front perspective view of a prepaid healthcare patient identification card according to the present invention;

FIG. 5A is a fragmentary front elevation view of a prepaid healthcare patient identification card according to the present invention;

FIG. 6 is a rear perspective view of a prepaid healthcare patient identification card according to the present invention;

FIG. 7 is an environmental view of a distribution device and a telephone according to the present invention;

FIG. 8 is an environmental view of a computer having
5 a user interface positioned to be in communication with a communications network and a user according to the present invention; and

FIG. 9 is a flow chart describing the method of selling, distributing and using a plurality of prepaid
10 healthcare consultations according to the present invention.

Detailed Description of the Preferred Embodiments

The present invention will now be described more
15 fully hereinafter with reference to the accompanying drawings which illustrate preferred embodiments of the invention. This invention may, however, be embodied in many different forms and should not be construed as limited to the embodiments set forth herein. Rather,
20 these embodiments are provided so that this disclosure will be thorough and complete, and will fully convey the scope of the invention to those skilled in the art. Like numbers refer to like elements throughout, the prime notation, if used, indicates similar elements in
25 alternative embodiments.

More particularly, the present invention provides a prepaid healthcare system patient identification card **22** as illustrated in Fig. 5. The card **22** preferably includes a body having any number of geometrical shapes,
30 e.g., rectangular, square or circular. The material that forms the body of the card **22** is preferably flexible but can also be formed of a rigid material. Some flexible materials that can be used to form the card include paper, cardboard, plastic or any other material that is

substantially flexible. Some rigid materials that can be used to form the body of the card **22** include hard plastics, fiberglass, or any other materials that are substantially rigid. The patient identification card **22** also advantageously includes medical network indicia **26** printed on the surface of the body of the card **22**. The patient identification card **22** includes a preselected number of prepaid healthcare consultations associated therewith. The patient identification card **22** further advantageously includes patient identification means **23** and prepaid healthcare consultation monitoring means **30**, both positioned on the body of the card **22**. The patient identification means **23** identifies information associated with at least one of a plurality of patients **40** participating in a prepaid healthcare system **10**. The prepaid healthcare consultation monitoring means **30** advantageously monitors the preselected number of prepaid healthcare consultations purchased by each of the plurality of patients **40**.

In a first embodiment of the prepaid healthcare patient identification card **22**, the patient identification means **23** can include indicia **24** printed on the body of the patient identification card **22**. The indicia **24** is unique to each patient **40** or group of patients, i.e., a family, participating in the prepaid healthcare service system **10**. The indicia **24** can include the patient's name or an identification number that is unique to each one of the plurality of patients **40**. Therefore, the patient identification means **23** advantageously associates one patient **40** with one card **22**. The patient identification means **23** can also advantageously associate one group of patients **40**, i.e., a family, with one card **22**. By associating each one of

the prepaid healthcare patient identification cards **22** with each one the plurality of patients **40** the possibility of fraud is significantly decreased. In other words, by making each one of the plurality of prepaid healthcare patient identification cards **22** unique to each one of the plurality of patients **40**, or group of patients, it is possible to prevent the theft and unauthorized use of prepaid healthcare patient identification cards **22**. The patient identification means **23** also advantageously simplifies the task of identifying other information, i.e., personal or medical information, about each of the plurality of patients **40** by allowing the physician **50**, or other healthcare representative, the opportunity to readily identify each of the patients **40** as well as medical information associated with each of the patients **40**.

As also illustrated in Fig. 5, the prepaid healthcare consultation monitoring means **30** of the prepaid healthcare patient identification card **22** preferably includes a first indicium **27** and second indicium **28** positioned on the body portion of the patient identification card **22**. The first indicium **27**, for example, can represent at least one of the plurality of prepaid healthcare consultations. The second indicium **28** can be positioned over the first indicium **27** to thereby represent a prepaid healthcare consultation that has been used. For example, after the healthcare consultation is conducted between the patient **40** and the physician **50** the second indicium **28** is positioned over the first indicium **27** to thereby represent that the healthcare consultation represented by the first indicium **27** has been used. This configuration of the prepaid healthcare consultation monitoring means **30** advantageously allows each of the

plurality of patients **40** the opportunity to monitor the number of prepaid healthcare consultations remaining from the initial number of prepaid healthcare consultations initially purchased.

5 In a second embodiment, the prepaid healthcare system patient identification card **22'** can also advantageously include data storage capacity **25'**. The data storage capacity **25'** can advantageously include a magnetic strip, for example, positioned on a body portion
10 of the patient identification card **22'** as illustrated in Fig. 5, or any storage medium upon which various forms of data can be stored. The patient identification means **23'** and the prepaid healthcare consultation monitoring means **30'** can advantageously be positioned on the data
15 storage capacity **25'** of the patient identification card **22'**. This advantageously eliminates the need to position multiple indicium throughout the body of the card **22'** to accomplish the same tasks of identifying and monitoring patient information and the number of prepaid healthcare
20 consultations. This also advantageously allows each of the plurality of patients **40** and each of the plurality of physicians **50** in the network of physicians **56** a fast and simplified way of updating and monitoring patient information.

25 Referring to Fig. 1, the present invention also provides a prepaid healthcare service system **10** having a plurality of prepaid healthcare patient identifiers **20** positioned to identify information associated with one of a plurality of patients **40**. Each one of the plurality of
30 prepaid healthcare patient identifiers **20** preferably includes a preselected number of prepaid healthcare consultations associated therewith, as best illustrated in FIG. 5. Each of the plurality of patients **40** can advantageously choose the preselected number of prepaid

healthcare consultations as desired, and each of the plurality of prepaid healthcare patient identifiers **20** reflects the preselected number of prepaid healthcare consultations.

5 As also illustrated in FIG. 1, the prepaid healthcare service system preferably includes a network of physicians **56**. The network of physicians **56** preferably includes a plurality of physicians **50** that accept each of the plurality of prepaid healthcare
10 patient identifiers **20** as recognition that the patient identifiers **20** include a preselected number of prepaid healthcare consultations associated therewith. The prepaid healthcare consultations take place between one of a plurality of patients **40** and one of the plurality of
15 physicians **50** in the network of physicians **56**.

 The network of physicians **56** preferably includes a plurality of physicians **50** in many different geographical locations and practicing in many different fields of medicine. This arrangement of the network of physicians
20 **56** advantageously allows patients **40** to obtain healthcare services in various geographical locations, thereby preventing lengthy travel. This is further advantageous because it allows patients **40** traveling away from their home area an easy way of obtaining healthcare services.
25 Likewise, the arrangement of a network of physicians **50** also advantageously allows patients to seek the healthcare services of many different physicians **50** in a diverse field of medicine, such as general medicine, internal medicine, pediatrics, etc. Therefore, the
30 fields of medicine in which the patients **40** can receive treatment are not limited to basic healthcare, but can also include many other fields of medical specialties.

 The prepaid healthcare service system **10** of the present invention also includes patient identifier

reading means **38** for reading the prepaid healthcare patient identifiers **20**. The patient identifier reading means **38** are positioned at a location of each of the plurality of physicians **50** in the network of physicians

5 **56** and identify each one of the plurality of patients **40** as being associated with the plurality of physicians **50** in the network of physicians **56**. The prepaid healthcare patient identifiers **20** can advantageously be patient identification cards **22** having a body, and the patient

10 identifier reading means **38** can include patient identification card readers **71**. The patient identification card readers **71** can advantageously identify the patient identification card **22** and associate the patient identification card **22** with the patient **40**.

15 The patient identification card reader **71** can also identify other information positioned on the patient identification card **22**, such as patient medical history.

The prepaid healthcare service system **10** of the present invention also advantageously includes tracking

20 means **29** for tracking the preselected number of prepaid healthcare consultations associated with each of the plurality of prepaid healthcare patient identifiers **20**. The tracking means **29** can be positioned on the body portion of the patient identification card **22**. The

25 tracking means advantageously includes a tracker positioned to track the number of prepaid healthcare consultations originally purchased by each of the plurality of patients **40** participating in the prepaid healthcare service system **10**.

30 The prepaid healthcare service system **10** still further advantageously includes updating means **32** for updating information regarding each of the plurality of patients **40** and each of the plurality of physicians **50** in

the network of physicians **56**. The updating means **32** can be positioned on the surface of the body of the patient identification card **22**. The updating means **32** advantageously allows patients **50** to update personal information, i.e., address, telephone number, and personal medical history information. The updating means **32** also advantageously allows physicians **50** to update medical information regarding each of the plurality of patients **40**. For example, when one of the plurality of patients **40** consults one of the plurality of physicians **50** in the network of physicians **56**, the physician **50** can advantageously view past medical information regarding the patient **40** and update the medical information according to the present healthcare consultation. The updating means **32** can further advantageously be used to update information about each of the plurality of the physicians **50**. If, for example, a physician **50** changes locations, this information can easily be changed using the updating means **32**. Further, if additional physicians **50** join the network of physicians **56**, information regarding the network of physicians **56**, e.g., locations and medical specialty, can also be updated using the updating means **32**.

The prepaid healthcare service system **10** further includes distributing means **39** for distributing the plurality of prepaid healthcare patient identifiers **20** to the plurality of patients **40**. The distributing means **39** can advantageously include a healthcare representative that distributes the plurality of patient identifiers **20** to the plurality of patients **40**. The healthcare representative can be one of the plurality of physicians **50** in the network of physicians **56** or can also advantageously include a prepaid healthcare patient

identifier sales representative. The sales representative can advantageously concentrate on distributing the prepaid healthcare patient identifiers 20 to the plurality of patients 40 that chose to participate in the prepaid healthcare service system 10 so as to allow the plurality of physicians 50 in the network of physicians 56 to better utilize their time in treating the plurality of patients 40.

As illustrated in Fig. 7, the distributing means 39 can include a distribution device 60 having an outer surface portion 62. The distribution device can advantageously be positioned in a public location, e.g., a convenience store, grocery store, or public library and can also be positioned at the location of each of the plurality of physicians 50 in the network of physicians 56. The distribution device 60 can be characterized as a vending machine as understood by those skilled in the art. The distribution device 60 includes purchasing means 64 for purchasing at least one of the plurality of prepaid healthcare patient identifiers 20 positioned therein. The purchasing means 64 includes a payment device 68. The payment device 68 can include a device that recognizes currency, such as dollar bills and coins for example, and can also include a device that is responsive to credit and debit cards for payment of at least one prepaid healthcare patient identifier 20. Once the payment device 68 accepts a predetermined payment as recognition for payment for the at least one prepaid healthcare patient identifier 20, the distribution device 60 dispenses the at least one prepaid healthcare patient identifier 20.

The prepaid healthcare service system 10 further includes prepaid healthcare patient identifier activating

means **39** for activating each of the plurality of prepaid healthcare patient identifiers **20**. As illustrated in Fig. 7, the activating means **34** can advantageously include a telephone **35**. When one of the plurality of patients **40** purchases one of the plurality of prepaid healthcare patient identifiers **20**, the patient **40** can use the telephone **35** to contact a healthcare representative. The healthcare representative can then verify that the prepaid healthcare patient identifier **20** in the possession of the patient **40** is valid. Upon a determination of validity, the healthcare representative can then activate the prepaid healthcare patient identifier **20**.

As best illustrated in Fig. 4, a second embodiment of the present invention provides a prepaid healthcare service system **10'** including a server **80'** having a database **82'** including data related to a plurality of patients **40** and a plurality of physicians **50** in a network of physicians **56**. The prepaid healthcare service system **10'** also advantageously includes a communications network **84'** positioned to be in communication with the server **80'**. The prepaid healthcare service system further includes a plurality of computers **86'** positioned to be in communication with the communications network **84'** including a user interface responsive to a user **U**. The system still further includes purchasing means **64'** for purchasing a plurality of prepaid healthcare consultations with the plurality of physicians **50** in the network of physicians **56** and prepaid healthcare updating means **32'** for updating information regarding each of the plurality of patients **40**. Both the updating means **32'** and the purchasing means **64'** are positioned on the server **80'**.

The updating means **32'** includes an updater **33'** that can advantageously update the names and locations of the plurality of physicians **50** in the network of physicians **56** and the names and locations of new physicians joining the network of physicians **56**. A physician **50**, for example, that has recently relocated can easily access the updater **33'** positioned on the server **80'** through a computer that is in communication with the server **80'**. The updater **33'** is also advantageous because it allows new physicians that join the network of physicians **56** to post the locations where prepaid healthcare consultations can be obtained. The updater **33'** still further advantageously allows patients **40** to update personal information, i.e., address and telephone number, in a manner that is not time-consuming or complicated. The patient **40** can simply access the updater **33'** positioned on the server **80'** through the use of a computer **86'** that is positioned to be in communication with the communications network **84'**. Computers **86'** that are positioned to be in communication with the communications network **84'** are advantageously located in a variety of public locations, e.g., public libraries, where any person can easily use the computer **86'**. These computers **86'** are normally provided for use to persons in the community free of charge. This system is very advantageous because computer **86'** that are positioned to be in communication with a communications network **84'** are available for persons to use in many public locations.

The purchasing means **64'** positioned on the server **80'** can advantageously include a purchaser **67'**. A patient **40** or user **U** that accesses the server **80'** through one of the plurality of computers **86'** positioned to be in communication with the communications network **84'**, can

advantageously purchase a plurality of prepaid healthcare patient identifiers **20'** using the purchaser **64'**. Each of the plurality of prepaid healthcare patient identifiers **20'** includes a preselected number of prepaid healthcare consultations associated therewith. Each one of the prepaid healthcare patient identifiers **20'** can include a card **22'** having a flexible body. Each of the plurality of cards **22'** includes patient identification means **23'** positioned on a surface of the flexible body of the card **22'** that can advantageously be used to identify each of the plurality of patients **40** participating in the prepaid healthcare service system **10'**. Each of the plurality of cards **22'** also includes medical network identification means **37'** positioned on the flexible body for identifying the network of physicians **56** providing the plurality of prepaid healthcare consultations to the plurality of patients **40**. The patient identification means **23'** positioned on each of the plurality of patient identification cards **22'** advantageously makes each of the plurality of cards **22'** unique to each of the plurality of patients **40**. Further, the patient identification means **23'** advantageously simplifies the process for each of the physicians **50** in the network of physicians **56** to identify each of the plurality of patients **40** as being members in the prepaid healthcare service system **10'**.

The prepaid healthcare service system further includes monitoring means **30'** positioned on the server **80'** and responsive to the plurality of patients **40** and the plurality of physicians **50** in the network of physicians **56** for monitoring the plurality of prepaid healthcare consultations purchased by each of the plurality of patients **40**. The monitoring means **30'** advantageously includes a consultation monitor **31'**, as

perhaps best illustrated in Fig. 4, for tracking the remaining number of the plurality of prepaid healthcare consultations. The consultation monitor **31'** also advantageously informs each of the plurality of patients **40** when the remaining number of the plurality of prepaid healthcare consultations is equal to or less than the predetermined number. For example, if the predetermined number is one, then the consultation monitor **31'** will inform the patient when the remaining number of prepaid healthcare consultations is equal to or less than one. This advantageously prevents a situation where one of the plurality of patients **40** suddenly does not have enough prepaid healthcare consultations associated with the prepaid healthcare patient identifier **20'**, and further eliminates a lack of warning as to when each of the plurality of patients **40** should purchase additional prepaid healthcare consultations.

The prepaid healthcare service system further includes recharging means **90'** positioned on the server **80'** and responsive to each of the plurality of patients **40** and each of the plurality of physicians **50** in the network of physicians **56**. The recharging means **90'** includes a recharger **91'**, as perhaps best illustrated in Fig. 4, for purchasing additional prepaid healthcare consultations. When each of the plurality of patients **40** are informed that the remaining number of prepaid healthcare consultations is equal to or less than the predetermined number, the recharger **91'** advantageously allows each of the plurality of patients **40** an avenue to recharge or replenish the amount of prepaid healthcare consultations associated with the patient identifier **20'** without the need to purchase a new patient identifier **20'**. This also advantageously reduces the waste associated with providing additional patient identifiers

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advantageously allows patients **40** and physicians **50** that may not have access to a computer **86'** to still participate in the prepaid healthcare service system **10'** regardless of whether or not access to a computer **86'** is
5 available. For example, one may use a cellular telephone, or any other type of wireless communicator, to communicate with the server **80'** and thereby perform any number of a variety of functions of the prepaid healthcare service system **10'**.

10 As illustrated in Fig. 9, the present invention also advantageously includes methods of providing **95** a prepaid healthcare service system **10**. The method includes the step of purchasing **100** a prepaid healthcare patient identifier **20**. The method also includes the step of
15 distributing **105** a plurality of prepaid healthcare patient identifiers **20** having a preselected number of prepaid healthcare consultations associated therewith to a plurality of patients **40**. The prepaid healthcare consultations take place between one of a plurality of
20 physicians **50** in a network of physicians **56** and one of the plurality of patients **40**. After the patient **40** purchases and receives the patient identifier **20**, the patient activates **115** the patient identifier **20**. The step of activating **115** the patient identifier **20** requires
25 a verification process to determine if each of the plurality of patient identifiers **20** are valid. After the step of activating **115** the patient identifier **20** is completed, the patient **40** determines whether healthcare services are necessary **117**. If the patient **40** determines
30 that healthcare services are necessary **117**, the patient **40** proceeds to the step of identifying **110** at least one of the plurality of physicians **50** in the network of physicians **56** to provide at least one of the plurality of

prepaid healthcare consultations to one of the plurality of patients **40**. After the patient **40** identifies the physician **50** in the network of physicians **56**, the patient visits **118** the physician **50**, and presents **120** the patient identifier **20** to thereby obtain a healthcare consultation. The method of distributing patient identifiers to each of the plurality of patients **40** advantageously allows each of the plurality of physicians **50** in the network of physicians **56** to identify each of the plurality of patients **40** as members in the prepaid healthcare service system **10**.

The method of providing the prepaid healthcare service system **10** also includes the step of reading **125** each one of the plurality of patient identifiers **20** using a patient identifier reader **71**, as illustrated in Fig. 3. The step of reading **125** can be accomplished through the use of an electronic reader that recognizes the patient identifier **20** as representing the preselected number of prepaid healthcare consultations associated with the patient identifier **20**. The method further includes the step of tracking **130** the plurality of prepaid healthcare consultations associated with the patient identifiers **20**, informing each of the plurality of patients when the remaining number of prepaid healthcare consultations is equal to or less than a predetermined number, and recharging **135** the number of prepaid healthcare consultations associated with each of the plurality of prepaid healthcare patient identifiers **20**. This advantageously prevents the situation where the patient **40**, without warning, does not have any prepaid healthcare consultations remaining associated with the prepaid healthcare patient identifier **20**. This also advantageously allows patients **40** to easily purchase

additional prepaid healthcare consultations as needed.

The method of providing **95** the prepaid healthcare service system **10** also includes the step of updating information on each of the plurality of patients **40** and
5 each of the plurality of physicians **50** in the network of physicians **56**. The patient information that can advantageously be updated includes personal information, such as the patient's name and address, and medical information regarding the patient's medical history and
10 the physicians that the patient has consulted, for example. This advantageously decreases the burden on physicians to transfer medical history information from office to office. This also advantageously gives each of the plurality of patients **40** control over their private
15 medical records. The step of updating can also advantageously allow physicians **50** to update information regarding their locations. The step of updating can still further advantageously allow new physicians joining in the network of physicians **56** to update information
20 regarding location and field of practice.

As best illustrated in Fig. 2, the present invention also includes a method of selling a plurality of prepaid healthcare consultations. The method includes the step of distributing a first plurality **15** of prepaid
25 healthcare patient identifiers **20** having a plurality of prepaid healthcare consultations associated therewith from a first individual physician **50** in a network of physicians **56** to a first plurality of physicians **52** in the network of physicians **56** and a first plurality of
30 patients **42**. The method further includes the step of distributing a second plurality **17** of prepaid healthcare patient identifiers **20** to a second plurality of physicians **54** in the network of physicians **56** and a second plurality of patients **44**. The first and second

plurality of patients **40** define members in a prepaid healthcare service system **10**. The method of selling the prepaid healthcare consultations also includes selecting at least one of the plurality of physicians **50** from the network of physicians **56** to provide the prepaid healthcare consultations to at least one of the plurality of patients **40** in the prepaid healthcare service system **10**. The method of selling the plurality of prepaid healthcare consultations to the plurality of patients **40** by distributing the plurality of patient identifiers **20** through many different physicians **50** advantageously allows patients **40** the opportunity to obtain the prepaid healthcare consultations from a variety of physicians practicing in a variety of medical fields and located in a variety of geographical locations.

The present invention still further includes a method of providing a plurality of prepaid healthcare consultations. The method includes the steps of purchasing a prepaid healthcare patient identifier **20** having a plurality of prepaid healthcare consultations associated therewith. The method still further includes the step of distributing the prepaid healthcare identifier **20** to a plurality of patients **40**. The method of providing the plurality of prepaid healthcare consultations also includes the step of monitoring **130** a remaining number of the plurality of prepaid healthcare consultations and further including the step of informing each of the plurality of patients **40** when the remaining number of the plurality of prepaid healthcare consultations is equal to or less than a predetermined number. In the event that the patient **40** finds that the remaining number of prepaid healthcare consultations is lower than desired, the method of providing prepaid healthcare consultations also includes the step of

recharging **135** the prepaid healthcare consultations. Each of the plurality of patients **40** can recharge or replenish the number of prepaid healthcare consultations by purchasing additional prepaid healthcare consultations
5 from a healthcare representative or a physician **50** in the network of physicians **56**. This method advantageously allows a patient to monitor the status of the number of prepaid healthcare consultations remaining and insure that the patient **40** will not suddenly be left without any
10 prepaid healthcare consultations.

The method of providing the plurality of prepaid healthcare consultations also advantageously includes the step of selecting **110** at least one physician **50** in the network of physicians **56** to provide the at least one of
15 the prepaid healthcare consultations to at least one of the plurality of patients **40**. The step of selecting **110** at least one of the plurality of physicians **50** advantageously allows each of the plurality of patients **40** to customize their healthcare needs. For example, the
20 patient **40** may select one of the plurality of physicians **50** depending on the medical needs, e.g., pediatrician, cardiologist, optometrist, etc. The step of selecting **110** one of the plurality of physicians **50** is also advantageous because it further allows each of the
25 plurality of patients **40** to select a physician **50** that is convenient in location. This prevents patients that are already in need of healthcare services from traveling further than necessary to obtain healthcare services.

As illustrated in FIG. 4, a second embodiment of the
30 present invention advantageously includes a method of providing a plurality of prepaid healthcare consultations including the step of connecting a computer **86'** having a user interface to a communications network **84'** that is positioned to be in communication with a server **30'**. The

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method of providing a plurality of prepaid healthcare consultations also includes the steps of purchasing a plurality of prepaid healthcare patient identifiers **20'** and locating one of a plurality of physicians **50** in a network of physicians **56** using information found on a database **82'**. The database **82'** includes information regarding each of the plurality of physicians **50** including location and the field of medicine in which the physician **50** practices. This advantageously allows each of the plurality of patients **40** participating in the prepaid healthcare service system to easily locate one of the plurality of physicians **50** in the network of physicians **56** that suits their needs.

The method of providing the plurality of prepaid healthcare consultations further includes the step of updating the database **82'** on the server **80'** with information regarding the network of physicians **56** and the plurality of patients **40**. The step of updating is accomplished by accessing an updater **33'** positioned on the server **80'** through the computer **86'** positioned to be in communication with the communications network **84'**. The updater **33'** is responsive to the plurality of patients **40** and the plurality of physicians **50** in the network of physicians **56**. Further, each of the plurality of patients **40** can advantageously update personal as well as medical information on the updater **33'**. Still further, each of the plurality of physicians **50** can update medical information regarding each of the plurality of patients **40** and also information regarding the locations of each of the plurality of physicians **50**. New physicians entering the network of physicians **56** can advantageously update information upon entrance into the network of physicians **56**. This advantageously allows

each of the plurality of physicians 50 in the network of physicians 56 to be readily visible to each of the plurality of patients 40. In other words, patients 40 will not have difficulty in finding one of the plurality of physicians 50 in the network of physicians 56 as the information concerning their location and field of practice is easily updated on the database 82' by each of the plurality of physicians 50. This is also advantageous to each of the plurality of patients 40 because when the physicians 50 update location and practice information, the process of locating a physician 50 in the network of physicians 56 is simplified.

The method of providing a plurality of prepaid healthcare consultations still further includes the step of activating each of the plurality of prepaid healthcare patient identifiers 20' by accessing the database 82' and verifying that each of the plurality of prepaid healthcare patient identifiers 20' is valid. This can advantageously be accomplished by encoding each of the plurality of prepaid healthcare patient identifiers 20' with a unique code before each of the plurality of patient identifiers 20' are distributed to each of the plurality of patients 40. A copy of the unique codes are also positioned on an activator 48' positioned on the server 86'. Each of the plurality of patients 40 and each of the plurality of physicians 50 in the network of physicians 56 access the activator 49' through the communications network 84' and communicate to the activator 48' the unique code associated with the patient identifier 20' that is in their possession. The activator 48' then recognizes the inputted code as either being a code within the database 82' or not. If the activator 48' recognizes the code as being within the

database 82', the patient identifier 20' is activated. If, however, the activator 48' does not recognize the code as being within the database 82', the patient identifier 20' is not activated.

5 The plurality of patients 40 and the plurality of physicians 50 in the network of physicians 56 can advantageously access the activator 48' through a computer 86' positioned in communication with the communications network 84'. When accessing the activator
10 using a computer 86', each of the plurality of patients 40 or each of the plurality of physicians 50 in the network of physicians 56 can advantageously enter the unique code found on each of the plurality of patient identifiers 20' to thereby verify that each of the
15 plurality of patient identifiers 20' is valid. The plurality of patients 40 and the plurality of physicians 50 in the network of physicians 56 can also advantageously access the activator 48' using a telephone 35' positioned to be in communication with the
20 communications network 84'. A predetermined combination of numbers 36' on the telephone 35' can be entered to access the activator 48'. When the activator 48' is accessed using the telephone 35', the unique code can then be entered to verify if the prepaid healthcare
25 patient identifier 20' is valid.

 The method of providing the plurality of prepaid healthcare consultations still further includes the step of recharging 135 at least one of the plurality of prepaid healthcare patient identifiers 20' by purchasing
30 additional prepaid healthcare consultations. The step of recharging 115 advantageously allows each of the plurality of patients 40 to purchase additional prepaid healthcare consultations independently of a sales person

or a healthcare representative. This also advantageously provides each of the plurality of patients **40** the freedom to purchase as many or as few prepaid healthcare consultations as desired. The method further
5 advantageously allows each of the plurality of patients the opportunity to purchase additional prepaid healthcare consultations when necessary, regardless of the present number of prepaid healthcare consultations remaining. For example, if the patient only gets paid once a month
10 and, as a precaution, desires to purchase the prepaid healthcare consultations, regardless of the present need, the patient is free to do so by accessing the recharger **91'** positioned on the server **80'** and purchasing additional prepaid healthcare consultations. Each of the
15 plurality of patients **40** and each of the plurality of physicians **50** can also advantageously access the recharger **91'** positioned on the server using a telephone **35'** that is positioned in communication with the communications network **84'**. This advantageously
20 eliminates the need for a computer **86'**. The technology available in wireless communication, i.e., cellular telephones, provide each of the plurality of patients **40** and each of the plurality of physicians **50** in the network of physicians **56** access to the recharger **91'** wherever
25 telephone service or wireless communication service is available.

The present invention is advantageous to those persons who provide healthcare benefits, i.e., employers, to others. For example, employers can use the present
30 invention to supplement catastrophic healthcare insurance, thereby providing a well rounded healthcare package to each of their employees. The employees can advantageously use the present invention for basic healthcare consultations and will still be covered by

catastrophic healthcare insurance provided from their employer in the event that complex and expensive medical treatment be becomes necessary. The present invention is also advantageous to those persons who do not have health insurance or who work in positions that do not provide health insurance. Traditional health insurance proves to be extremely costly to these persons, and therefore, the present invention makes basic healthcare services available to them.

10 In the drawings and specification, there have been disclosed a typical preferred embodiment of the invention, and although specific terms are employed, the terms are used in a descriptive sense only and not for purposes of limitation. The invention has been described
15 in considerable detail with specific reference to these illustrated embodiments. It will be apparent, however, that various modifications and changes can be made within the spirit and scope of the invention as described in the foregoing specification and as defined in the appended
20 claims.